

**Information to identify the case:**

Debtor 1	<u>Sonia Michelle Muhammad</u>		Social Security number or ITIN xxx-xx-9338	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court District of New Jersey				
Case number: <b>17-12922-ABA</b>				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonia Michelle Muhammad

5/30/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sonia Michelle Muhammad  
Debtor

Case No. 17-12922-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: May 30, 2024

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Sonia Michelle Muhammad, 317 Mallard Court, Pleasantville, NJ 08232-1253
516670466	+ South Jersey Federal Credit Union, Robert J. Malloy, ESQ., P.C., 2 North Maple Avenue, Marlton, NJ 08053-3008
517514265	Specialized Loan Servicing, LLC, PLUESE, BECKER & SALTZMAN, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
516682868	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

**TOTAL: 4**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 30 2024 20:46:00	Federal Home Loan Mortgage Corporation, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	May 30 2024 20:46:00	Federal Home Loan Mortgage Corporation, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/Text: courts@firstharvestcu.com	May 30 2024 20:47:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
cr	+ Email/Text: courts@southjerseyfcu.com	May 30 2024 20:47:00	South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
519050708	+ Email/Text: RASEBN@raslg.com	May 30 2024 20:46:00	RAS CITRON, LLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927
518305363	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 30 2024 20:48:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250., Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518305362	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 30 2024 20:48:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
516646993	+ Email/Text: courts@southjerseyfcu.com	May 30 2024 20:47:00	South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
516669408	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 30 2024 20:46:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 30, 2024

Form ID: 3180W

Total Noticed: 17

517514266	+ Email/Text: SLSBKN Notices@nationalbankruptcy.com	May 30 2024 20:46:00	Specialized Loan Servicing LLC c/o, Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
516646994	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 30 2024 20:46:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highland Ranch, CO 80129-2386
516682868	^ MEBN	May 30 2024 21:14:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516680553	##+	Specialized Loan Servicing LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Charles G. Wohlrab	on behalf of Creditor Federal Home Loan Mortgage Corporation bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Federal Home Loan Mortgage Corporation hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Joel Schwartz	on behalf of Debtor Sonia Michelle Muhammad esqinac@aol.com stacygreen7@aol.com
John F Newman	on behalf of Creditor South Jersey Federal Credit Union courts@firstharvestcu.com

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: May 30, 2024

Form ID: 3180W

Total Noticed: 17

Kimberly A. Wilson

on behalf of Creditor Federal Home Loan Mortgage Corporation kimwilson@raslg.com

Robert J. Malloy

on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Sindi Mncina

on behalf of Creditor Federal Home Loan Mortgage Corporation smncina@raslg.com

Sindi Mncina

on behalf of Creditor Federal Home Loan Mortgage Corporation smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 15